



# *NEWS RELEASE*

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## Husband Rekindles Other “Love of her Life” and SBA Loan makes it Happen

Santa Ana, CA - Tracey Downey had always been interested in food and dreamed of going to a prestigious cooking academy one day. Life led her down a different path – marriage, children, and a career in real estate, followed by divorce, single parenthood and the travails of living.

Years passed and in meeting her currently husband her dream was rekindled. During their courtship she learned her husband had a fond memory of his grandmother’s caramel and she set out to recreate it for him. Success was declared on her third try and as orders from family and friends became reorders she realized a hobby had become a business. For the next several years she spent time studying and developing her own recipes and even traveled to Belgium to further her knowledge. She determined her competitive edge would be production in small quantities with her chocolates never being frozen. In early development of her product line she partnered with the owners of a local bakery and café. When they decided to expand their enterprise, they invited Tracey to join their expansion. What had been projected as a two year growth pattern was accomplished in six months.

Initial funds to launch her business came from the sale of their home, but when contemplating expansion she sought financing from the U.S. Small Business Administration. “There was a lot of paperwork”, Tracey said, “but I keep good records”. “I had the money in five to six weeks”. Today, expansion continues at breakneck speed and the biggest item she didn’t take into consideration was borrowing for more than working capital needs.

In five years she plans to be selling franchise opportunities but for now she’s busy developing a Chocolate Café to be located in Laguna Niguel. Visit her website [www.MyChocolateFix.com](http://www.MyChocolateFix.com) for information about her product line or to place an order.

For more information on SBA’s programs and services or to learn about the SBA’s loan products contact the Santa Ana District Office at (714) 550-7420. In fiscal year 2005 the Santa Ana District Office made a total of 2,705 loans with a dollar amount of \$887 million.

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